

Amendments to the Claims:

Please replace all prior versions, and listings of claims in the application with the following listing of claims.

Listing of claims

Claim 1 (currently amended): A method for managing at least one transaction through using credit card authorization payment infrastructures, the method comprising the steps of:

one or more automated Issuer hardware components providing a personal account number, the personal account number corresponding to an account managed by an Issuer and being in a format different from industry stand standard credit card number format, wherein said different format prevents the personal account number from eliciting a transaction approval in a non-authorization or pre-authorization environment;

associating the personal account number with a predetermined value;

assigning the personal account number to a stored value instrument upon activation of the stored value instrument; and

providing the stored value instrument to a Consumer,

wherein the step of providing the personal account number further comprises the one or more automated Issuer hardware components using automated data transmission techniques to provide the personal account number to one or more hardware components of a Personal Account Number (PAN) Facilitator, wherein the PAN Facilitator is a single technology supplier capable of interacting with a plurality of Issuers.

Claim 2 (original): The method of claim 1, further comprising allowing the Consumer to make a purchase using the stored value instrument.

Claim 3 (currently amended): The method of claim 1, wherein the personal account number is one of a plurality of personal account numbers, and the step of providing [[a]] the personal account number further comprising comprises the one or more automated Issuer hardware components providing [[a]] the plurality of personal account numbers to [[a]] the one or more hardware components of the PAN Facilitator.

Claim 4 (original): The method of claim 3, the step of providing a personal account

number further comprising the PAN Facilitator selectively providing the at least one personal account number of the plurality of personal account numbers to a Retailer for use with at least one stored value instrument distributed by the Retailer.

Claim 5 (original): The method of claim 1, further comprising:
activating the stored value instrument at a point of sale; and
allowing the Consumer to make a purchase using the stored value instrument.

Claim 6 (currently amended): The method of claim 1, further comprising:
communicating the personal account number and a proposed transaction to the Issuer
by means of an automated credit and/or debit authorization infrastructure;
providing authorization from the Issuer for the proposed purchase; and
allowing the Consumer to make the proposed purchase using the stored value instrument.

Claim 7 (original): The method of claim 6, further comprising performing a settlement between, the Issuer and a PAN Facilitator.

Claim 8 (currently amended): An apparatus for distribution in retail and redemption at selected redemption sites, the apparatus comprising:
a card, the card being tangible and having a front side and back side;
machine readable information on at least one of the front side and back side, the machine readable information containing account data; and
account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data,
wherein said machine readable information is not in an industry standard credit card authorization infrastructure information format whereby said machine readable information is prevented from eliciting a transaction approval in a non-authorization or pre-authorization environment, and
wherein said account information indicia are in an industry standard credit card format that is capable of eliciting a transaction approval when manually entered into automated equipment.

Claim 9 (canceled)

Claim 10 (currently amended): A method for using a card distributed in retail at least one redemption site, the method comprising the steps of:

providing a card, the card being tangible and having a front side and a back side, machine readable information on at least one of the front side and back side, the machine readable information containing account data, and account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data;

associating a value with the card; and

redeeming the value associated with the card in at least one redemption site,

wherein said machine readable information is not in an industry standard credit card authorization infrastructure information format whereby said machine readable information is prevented from eliciting a transaction approval in a non-authorization or pre-authorization environment,

wherein said account information indicia are in an industry standard credit card format that is capable of eliciting a transaction approval when manually entered into automated equipment, and

wherein the method further comprises:

using automated equipment to read the machine readable information and to use the machine readable information in a card activation procedure. [page 18, lines 19-27]

Claim 11 (canceled)

Claim 12 (currently amended): The method of claim [[11]] 10, the step of providing the card further comprising providing the card having machine readable information that is compatible with a gift card redemption system of a selected Retailer and the step of redeeming the value further comprising redeeming the value by processing the card using the gift card redemption system.

Claim 13 (currently amended): The method of claim [[11]] 10, further comprising associating the value with the card by assigning a personal account number with the card at a point of sale, and associating a balance with the personal account number.

Claim 14 (original): The method of claim 13, further comprising the step of redeeming the value being deducting a purchase amount from the balance.

Claim 15 (original): The method claim 10, further comprising the redemption site being an online Retailer.

Claim 16 (original): The method of claim 10, further comprising the redemption site being an authorized merchant.

Claim 17 (original): The method of claim 10, further comprising associating the value with the card by assigning a personal account number, and assigning a redemption rule to the personal account number.

Claim 18 (original): The method of claim 17, further comprising assigning the redemption rule being defining a group of merchants as authorized merchants and permitting redemption of the card value only at authorized merchants.

Claim 19 (currently amended): A system for distributing a card at retail that is redeemable at selected redemption sites, the system comprising:

a card, the card being tangible and having a front side and back side, machine readable information on at least one of the front side and back side, the machine readable information containing account data, account information indicia on at least one of the front side and back side, the account information indicia being at least partially different from the account data, and a personal account number associated card;

a personal account number facilitation system comprising one or more hardware components, and

a redemption site interface, the redemption site interface being operative to connect by means of automated data transmission techniques to the personal account number facilitation system in response to using the card at a redemption site,

wherein said machine readable information is not in an industry standard credit card authorization infrastructure information format whereby said machine readable information is

prevented from eliciting a transaction approval in a non-authorization or pre-authorization environment,

wherein said account information indicia are in an industry standard credit card format that is capable of eliciting a transaction approval when manually entered into automated equipment, and

wherein the personal account number facilitation system is a single technology supplier of personal account numbers to retailers.

Claim 20 (original): The system of claim 19, wherein the redemption site interface is a point of sale activation system.